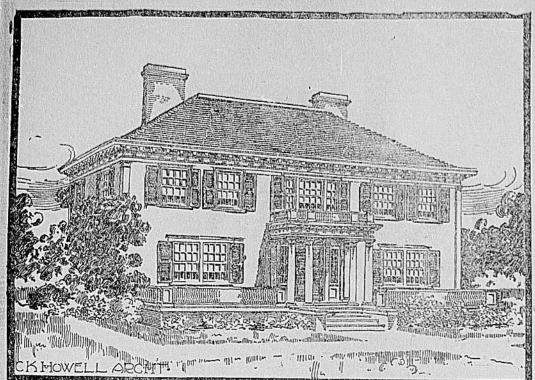
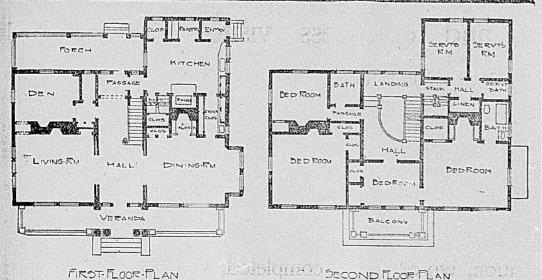
### A COLONIAL HOUSE, PURE AND SIMPLE





attractive feature of the exterior is the large brick chimneys. The foundachimneys are built of red brick, laid in white mortar. The building above is wood; and the exterior frame work is covered with sheating of good building paper, clapboard of wide guage. The latter and also the trimmings are painted white. The blind, are united extending the same paper. roof is covered with shingles and tained a moss green. The interior he main building is trimmed with a and treated with white enamel it. The plan shows the central hail, the contains an attractive staircase, with turned balusters and a

In the Suburbs.

In the Suburbs.

The eighteenth residence of the year is now under construction in Ginter Park. This is a good record, especially so as all of them are far above the general average of suburban homes, both as to cost and style.

To date over one-half of the lots on Chamberlayna and Seminary Avenues as far north as Laburnum Avenue, have been sold. These avenues are rapidly being built up, and those who have not kept in touch with the development of this section cannot realize that a marked transformation is taking place here.

Ginter Park sales have been made to home-builders and not to specularity a burger and the second.

building line in the Lee District, The architects are busy planning fine houses for that part of the city.

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 \$259,000 00

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 Reserve for Losses
 65,273 00

 Net Surplus
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staircase leading from kitchen to the servants' quarters. The attic contains

cond floor, ten feet. FOUNDATION.

(Continued from First Page.)

low the line of joists, will answer the same purpose, and is less expensive. See that the space between the joists is filled with brick, flush with the underside of floor boards. This prevents rats from gnawing into the rooms above, or climbing between the partitions to the upper floors. If this little matter is attended to right, neither rats nor mice can enter the house, except through the doors. To keep them from burrowing underneath the foundation walls, let the thickness of one brick project outward at the is necessary in all brick houses, unless

cause in the development of its working forces farm and factory have increased their facilities to do business
at a much more rapid rate than the
railroads. The stomach of a boy canhot do the digestive work for a man,
No more can the railroads of the South
with their present facilities and resources distribute with advantage to
themselves or to their patrons the
traffic which comes to them for handling.

Park. This is a good record, especially so as all of them are far aboviche general average of suburban homes, both as to cost and style.

To date over one-half of the lots on Chamberlayna and Seminary Avenues as far north as Laburnum Avenue, have been sold. These avenues are rapidly being built up, and those who have not kept in touch with the development of this section cannot realize that a marked transformation is taking place here.

Ginter Park sales have been made to home-builders and not to speculative buyers, and this fact adds greatly to the substantiality of this section, and as prices here are very reasonable for a high class residence neighborhood, values should therefore steadily advance with the further development. In other cities of even smaller size no such property can be had so reasonably.

Richmond is now growing to the north more rapidly than ever, and with increased transportation facilities the movement will be greatly augmented. New bridges to this territory will undoubtedly be constructed and new highways opened, affording more direct communication for those who have course is to secure property in advance of this develop-Combination Remedy.

The remedy is not in any one thing, but rather in an attitude of patient co-coeration to build up the less developed member of economic organization to a state of adequate efficiency. In doing so there must be much less of the delegation of responsibility to subordinates and more of the steadfast attention on the part of the heads of rallway systems to the business problems which embarrass the lines from end to end. This cannot be done wholly from the financial end of the line, nor wholly from the operative offices; but a new spirit of pulling together must be infused in order to bring out that high quality of business ability which southern life has always shown itself capable of furnishing when emergencies confront it. If the financial powers meet the people half way, they will save them money and help them to solv \$ their problems in ways that must inure to the greater good of an emergence. Combination Remedy.

ON GAMBLE'S HILL; INDUSTRIES SCENE

living and stripping factory is not

dfying and strioning factory is not far away, and there the weekly payroll puts a big pile of good money in circulation among the retail stores every week in the year.

The Alieghany Box Company, which employs about a hundred hands, is an industry that is growing at a rapid rate, and bids fair to become one among the larger industries of Richmond. They make thousands upon thousands of cigar and tobacco boxes. Of course, the Byrd Street depot cuts an important figure in the view from Gamble's Hill, and with the hundreds of trains that centre there in a losy and go back and forth over the

bridge crossing the river, is one of constant activity.

Over the River.

Although much further on, the Richand Paper Mills, the Chesapeake and
his grain elevators, the power plants
the street railway company, ind
he dozens of smaller establishments
it along as far as the eye can reach,
ecsent an inspiring sight to those who
eve to see the industrial world moving
tiong with twentieth century vigor and
energy. Over the River.

glance across the river shows busy A glance across the river shows hasy danchester and the hundred and one enterprises that line the river over here, among them the Southern Railfary shops, Wingo, Ellett & Crump's ig shoe warehouse, the Manchester Paper Mills, the Warner Moore Plouring Milly, the Standard Oll Company's plant, and others too numerous to mention

## DUMPING GROUND

cases provided.

The other sections, nine in number, define at length what is meant by "adulterated" and "misbranded" foods and drinks, and they cover every imagin-

Parsimonious Legislatures.

creased that to \$5,000, that sum to last at least two years. That amount is hardly enough to pay the traveling expenses of the one inspector who has been put on the road to catch up with adulterated foods in the stores and markets throughout the Commenwealth.

Mr. John A. Stuart is the inspector, and lie is required to travel through the State, buy samples and send them to the Agricultural Department here, for analysis.

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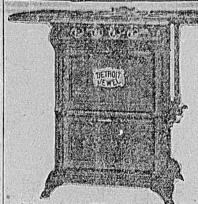
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